

STATEMENT AS OF MARCH 31, 2009 OF THE HumanaDental Insurance Company

REASONABLENESS AND CONSISTENCY OF ASSUMPTIONS CERTIFICATION REQUIRED BY ACTUARIAL GUIDELINE XXXVI (UPDATED AVERAGE MARKET VALUE)

HUMANADENTAL INSURANCE COMPANY

REASONABLENESS AND CONSISTENCY OF ASSUMPTIONS CERTIFICATION REQUIRED BY ACTUARIAL GUIDELINE XXXVI (UPDATED AVERAGE MARKET VALUE)

March 31, 2009

I, Frank M. Amrine, am Actuarial Director and Appointed Actuary of HumanaDental Insurance Company. As of March 31, 2009, HumanaDental Insurance Company has no equity-indexed business in force, and nothing to be reported by a Reasonableness and Consistency of Assumptions Certification (Updated Average Market Value).

_____ Date: April 8, 2009

Frank M. Amrine, FSA, MAAA Actuarial Director and Appointed Actuary HumanaDental Insurance Company 500 W. Main Street, 8th Floor Louisville, KY 40202 (502) 580-2270